INCOME MAINTENANCE FOR THE DISABLED

THE WORKING GROUP ON INCOME ADEQUACY
FOR THE DISABLED

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INCOME MAINTENANCE FOR THE DISABLED: A SUMMARY

The Working Group on Income Adequacy for the Disabled consists of members of the Hamilton-Wentworth community who believe GAINS-D levels are totally inadequate. The disabled receiving GAINS-D not only live in poverty but have seen their economic position deteriorate through the 1980's. The negative effects of poverty on individuals are well documented as are the long-term debilitating social costs associated with chronic poverty. Nevertheless, GAINS-D levels continue to relegate the majority of disabled individuals to lives of poverty, depriving them the dignity promised during the International Year of the Disabled.

Three recognized measures of poverty, Statistics Canada Low Income Cut-off Points, C.C.S.D. Poverty Lines and the Social Planning and Research Council of Hamilton and District's Family Budgeting Guide (see reverse), all indicate the inadequacy of current GAINS-D levels. Regardless of which measure one uses, a continued decline in adequacy is evident and it clearly indicates that, despite improvements to benefit levels, the disabled receiving GAINS-D remain in need of immediate, significant assistance.

Thus, the Working Group Recommends that:

1. BENEFITS PAID UNDER GAINS-D IMMEDIATELY BE RAISED TO A LEVEL 10% ABOVE THE CURRENT STATISTICS CANADA REVISED LOW INCOME CUT-OFF POINT.

2. BENEFITS PAID UNDER GAINS-D BE ANNUALLY ADJUSTED TO INCREASES IN THE CONSUMER PRICE INDEX AS A MEANS OF OVERCOMING THE NEGATIVE EFFECTS OF INFLATION.

3. THE GOVERNMENT OF ONTARIO RECOGNIZE THE CRITICAL IMPORTANCE OF MAINTAINING ADEQUATE INCOME MAINTENANCE PROGRAMMES IN ITS NEGOTIATIONS OVER THE CANADA ASSISTANCE PLAN WITH THE FEDERAL GOVERNMENT.

4. CONSIDERATION BE GIVEN BY THE GOVERNMENT OF ONTARIO TO THE ESTABLISHMENT OF A UNIVERSAL DISABILITY BENEFIT ADMINISTERED IN CONJUNCTION WITH THE FEDERAL GOVERNMENT THAT WOULD INCORPORATE THE ABOVE RECOMMENDATIONS. THIS BENEFIT WOULD BE PAYABLE TO ALL DISABLED INDIVIDUALS REGARDLESS OF THE NATURE OR CAUSE OF THEIR DISABILITY.

GAINS-D BENEFITS IN CONTRAST TO THREE MEASURES OF POVERTY AND ADEQUACY IN HAMILTON-WENTWORTH

	Basic Monthly Benefit Level (Jan./84)	Monthly Shelter Subsidy	Other Benefits[2] (annual total)	Total Yearly Income (all sources)	Statistics Canada Revised Low Income Cut-Off Points (1984 Est.)	Canadian Council on Social Development Poverty Lines (1984 level)	Adequate Budget Income Levels[3] (1984 Est.)
Single GAINS-D Recipient living in bachelor apartment ($235/month)[1]	$ 401	$ 90.00	$ 500	$ 6,392	$ 9,403	$ 9,506	$ 8,630
Couple, both eligible for GAINS-D, living in one-bedroom apartment ($251/month)[1]	802	53.25	500	10,763	12,397	15,094	12,683
4 Persons, 1 parent eligible for GAINS-D, other unemployed, 2 children (boy 13, girl 8) living in two-bedroom apartment ($303/month)[1]	789	77.25	2,033	12,428	19,135	21,131	17,680
3 Persons, single parent eligible for GAINS-D, 2 children (boy 13 and girl 8) living in two-bedroom apartment ($303/month)[1]	686	84.75	2,033	11,282	16,559	18,113	14,706

[1] Apartment rents taken from "Guide for Family Budgetting in Hamilton-Wentworth, 1982" and represent the average private rental costs in Hamilton-Wentworth for 1982.

[2] Includes Ontario Property Tax Credit, Child Tax Credit, Family Allowance and Dependent Child Benefit.

[3] Does not include cost for medical or dental services nor prescription medicines as these are included in GAINS-D benefits.

GROUPS AND INDIVIDUALS
WHO HAVE ENDORSED THE BRIEF ENTITLED
"INCOME MAINTENANCE FOR THE DISABLED"

November 1, 1984

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* Hamilton-Wenworth Advisory Board of the CNIB
* Brantford District Council for the Cerebral Palsied & Physical Disabled
* Ms. Mona Winberg, Willowdale, Ontario
* Mr. Jim Hunsberger, London, Ontario
* Ontario March of Dimes
  McQuesten Community and Legal Services
  Easter Seal Society
* Brant Community Liaison Committee for the Physically Disabled
* Burlington Committee for the Physically Disabled
* Sudbury Co-alition Ability Council
* Social Planning and Research Council of Hamilton & District
* P.A.T.H. Employment Services, Hamilton, Ontario
* B.O.O.S.T. (Blind Organization of Ontario with Self-Help Tactics)
* B.O.O.S.T. - Hamilton
* Regional Municipality of Hamilton-Wentworth
* Mr. Darcy Mychasiw, Sudbury, Ontario
* Social Planning Council of Oshawa-Whitby
* Muscular Dystrophy Association of Canada - Toronto Branch
* Social Work Department, Hamilton Psychiatric Hospital
* Income Maintenance for the Handicapped Co-ordinating Group, Toronto
  Pat and Ray Calluci, Scarborough, Ontario
  Larry and Marg Nelson, Downsview, Ontario
  Social Strategic Planning, Regina, Saskatchewan
  Marg Neran, Peterborough, Ontario
  Bill Smith Woodstock, Ontario
  Trevor Mustic, London, Ontario
  Voice of the Handicapped, Regina, Saskatchewan

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* Endorsed the original Brief

INTRODUCTION

The Working Group on Income Adequacy for the Disabled, based in Hamilton-Wentworth, began meeting in June, 1981. All members of the Working Group shared the concern that income maintenance for the disabled, administered through Family Benefits as the Guaranteed Annual Income System for the Disabled (GAINS-D), was inadequate.

The Working Group welcomed the announcement by the Provincial Government in early September, 1981, that there would be an 8% increase in benefit levels, a phasing out of the distinction between the Permanently Unemployable and current GAINS-D recipients, and a new housing allowance for those who own their own homes or rent on the private market. These timely changes, however, did little to substanially alter the economic position of GAINS-D recipients.

The disabled receiving GAINS-D not only live in poverty, but over the period spanning the 1970's and into the 1980's have actually seen their economic position deteriorate.

The negative effects of poverty on individuals are well documented as are the long-term social costs associate with chronic poverty. If, indeed, the commitment of the Government of Ontario to the International Year of Disabled Persons was a commitment to ensuring lives of dignity, the income maintenance programme (GAINS-D) stands in poignant contra-distinction to this commitment. By relegating the majority of GAINS-D recipients to poverty, they are unable to participate fully in the lives of their respective communities, must bear the various costs associated with poverty, and, ultimately, cannot lead lives full of the dignity so magnificently vaunted by all those who participated in the activities and programmes initiated in the International Year of Disabled Persons.

This Brief is a revision and, like its predecessor, demonstrates the relegation to poverty of the disabled. It also contains several recommendations and three updated case examples drawn from the Hamilton area that demonstrate the real consequences of living on GAINS-D.

THE INADEQUACY OF GAINS-D

The focus of this Brief is the inadequacy of current GAINS-D allowances. In order to illustrate this inadequacy, the following section compares and contrasts current benefit levels to standard, accepted measures of poverty and adequacy. Three such measures are included: the Statistics Canada Revised Low Income Cut-off Point; the Canadian Council on Social Development's Poverty Lines; and adequate budget levels as determined in the Guide for Family Budgeting (Hamilton-Wentworth, 1982). In each case, the measures relate to 1984 estimates* and are contrasted with income maintenance levels as of January, 1984.

a) Statistics Canada Revised Low Income Cut-off Points (1984 Estimate)

The figures presented in Table 1 are 1984 figures estimated by the National Council of Welfare. They are applicable to an area with a population of between 100,000 and 499,999 - in other words, an area with the population of Hamilton-Wentworth.

The Statistics Canada figure is determined by defining a family (or individual) as poor if it is required to spend more than 58.5% of its income on the basic necessities of food, clothing and shelter. On average, this percentage corresponds to an annual income figure which then becomes the low income cut-off point (which is then adjusted for family size and the population of the area of residence).

b) Canadian Council on Social Development's Poverty Lines (1984 Estimates)

The Canadian Council on Social Development defines poverty in relative terms. That is, a family is relatively deprived

*See page 5 for derivation of estimates.

if its standard of living stands out in comparison to that of the surrounding community. Therefore, the poverty line is set at 50% of the average Canadian income and adjusted for family size.

c) Adequate Budget Approach

The final measure included for purposes of comparison is that of adequate income levels as derived from the Guide for Family Budgeting (Hamilton-Wentworth, 1982. These adequacy levels reflect the fact that all families, regardless of income, require a basically similar stock of goods and services for their physical and social functioning, regardless of how family incomes are actually spent. As such, the Adequate Budget Income Levels reflect more than subsistence, and, at the same time, less than average incomes. They reflect, instead, adequacy.

The Adequacy Levels cited above have been updated by adding a 5% inflationary increase to lines developed in 1982 to adjust them to 1983 levels and another 5% to determine the 1984 level. These values are based on standards outlined in the Guide for Family Budgeting, and on costs for goods and services definitive as of mid-year 1982.

d) GAINS-D Benefit Levels

Benefit levels under GAINS-D vary along a number of dimensions such as family size (the number of children) and the age of children. Recipients are eligible for a fuel supplement if they live in non-heated accommodation and, as of November 1, became eligible for a housing subsidy if they own their own home or rent on the private market. Health insurance costs are covered by GAINS-D, and, consequently, were omitted in the calculation of Adequate Budget Levels. Where applicable,

Ontario Property Tax Credits, Child Tax Credits, Family Allowance and Dependent Child Benefits have been included in overall income levels. For purposes of illustration, several different recipient circumstances are outlined: a single GAINS-D recipient living in a heated bachelor-style apartment; a married couple, each person eligible for GAINS-D living in a heated one-bedroom apartment; a family, with one parent eligible for GAINS-D, and two children (a boy aged thirteen and a girl aged eight), living in a heated two-bedroom apartment; and, finally, a single mother eligible for GAINS-D with two children (a boy aged thirteen and a girl aged eight), living in a heated two-bedroom apartment. We have assumed that the apartments are rented on the private market at a cost (according to the Guide for Family Budgeting of $236.00 a month for a bachelor apartment, $251.00 a month for a one bedroom apartment and $303.00 a month for a two-bedroom apartment.

Table 1 documents benefit levels and contrasts them to the various poverty levels. Figures in the column headed Yearly Income reflect basic benefit levels plus shelter subsidy, plus Ontario Property Tax Credits, Child Tax Credit, Family Allowance and Dependent Child Benefit (where applicable).

e) GAINS-D Benefit Levels and Poverty and Adequacy Measures

In the original brief, only in the case of a couple with both partners eligible for GAINS-D, even with the housing allowance and tax credits rolled in, did the benefit level exceed any of the poverty or adequacy levels. The degree that GAINS-D recipients' incomes fell below the poverty and adequacy measures of that time depended on the measure used.

Shortfalls ranged from $932.76 to $4,440.50 and they tended to increase in severity as family size increased. Under the current benefit levels, none of the recipient circumstances, even with all benefits included, exceeds any of the poverty or adequacy levels. The range they fall short of is from $1,634 to $9,760. Not only have GAINS-D benefits not caught up with adequacy measures but they have dramatically fallen further behind.

This trend towards a deteriorating income has been underway for some time. Evidence originally gathered and since updated by the Ontario Social Development Council and the Social Planning Council of Metropolitan Toronto in ...And the Poor Got Poorer (see Table 3) indicates clearly that, in Ontario, the poor, indeed, have become poorer.

TABLE 1: GAINS-D BENEFITS IN CONTRAST TO THREE MEASURES OF POVERTY AND ADEQUACY IN HAMILTON-WENTWORTH

Recipient Circumstances	Basic Benefits Levels (January, 1984)		Basic Benefit Levels Plus 1) Housing Allowance 2) Ontario Property Tax Credit 3) Child Tax Credit 4) Family Allowance 5) Dependent Child Benefit (COMSOC) (January, 1984)				Statistics Canada Revised Low Income Cut-Off Points (1984 Est.)[2]	Canadi on Soc ment P (1984
	Monthly	Yearly	Monthly Shelter Subsidy[4]	Monthly Benefit Total	Other Benefits: 1)Ont. Property Tax Credit 2)Child Tax Credit 3)Family Allowance 4)Dependent Child Benefit	Yearly Income		
Single GAINS-D Recipient living in bachelor apartment ($236/month)[1]	$ 401	$ 4,812	$ 90.00	$ 491.00	$ 500	$ 6,392	$ 9,403	$
Couple, both eligible for GAINS-D, living in one-bedroom apartment ($251/month)[1]	802	9,624	53.25	855.25	500	10,763	12,397	
4 Persons, 1 parent eligible for GAINS-D, other unemployed, 2 children(boy 13, girl 8) living in two-bedroom apartment ($303/ month)[1]	789	9,468	77.25	866.25	2,033	12,428	19,135	
3 Persons, single parent eligible for GAINS-D, 2 children (boy 13 and girl 8) living in two-bedroom apartment ($303/ month)1	686	8,232	84.75	770.75	2,033	11,282	16,559	

[1]Apartment rents taken from the "Guide for Family Budgeting in Hamilton-Wentworth, 1982" and represents the average private market ren Wentworth for 1982.

[2]1984 levels were derived by applying the National Council on Welfare's inflation estimate of 5% on to 1983 levels. (Note: May 1983-M Consumer Price Index was 4.8%.)

[3]1984 level was derived by adding 5% to update 1982 levels to 1983 levels and another 5% to determine the 1984 estimate.

[4]Monthly Housing Allowances are determined by utilizing the chart in Table 2.

NS-D BENEFITS IN CONTRAST TO THREE MEASURES OF POVERTY AND ADEQUACY IN HAMILTON-WENTWORTH

	Basic Benefits Levels (January, 1984)		Basic Benefit Levels Plus 1) Housing Allowance 2) Ontario Property Tax Credit 3) Child Tax Credit 4) Family Allowance 5) Dependent Child Benefit (COMSOC) (January, 1984)				Statistics Canada Revised Low Income Cut-Off Points (1984 Est.)[2]	Canadian Council on Social Development Poverty Lines (1984 Estimate)[2]	Adequate Budget Income Levels (1984 Estimate)[3]
	Monthly	Yearly	Monthly Shelter Subsidy[4]	Monthly Benefit Total	Other Benefits: 1) Ont. Property Tax Credit 2) Child Tax Credit 3) Family Allowance 4) Dependent Child Benefit	Yearly Income			
	$ 401	$ 4,812	$ 90.00	$ 491.00	$ 500	$ 6,392	$ 9,403	$ 9,509	$ 8,630
	802	9,624	53.25	855.25	500	10,763	12,397	15,849	12,683
1 /	789	9,468	77.25	866.25	2,033	12,428	19,135	22,188	17,680
	686	8,232	84.75	770.75	2,033	11,282	16,559	19,019	14,706

or Family Budgeting in Hamilton-Wentworth, 1982" and represents the average private market rental costs in Hamilton-

e National Council on Welfare's inflation estimate of 5% on to 1983 levels. (Note: May 1983-May 1984 increase in

update 1982 levels to 1983 levels and another 5% to determine the 1984 estimate.

d by utilizing the chart in Table 2.

TABLE 2: SHELTER SUBSIDY

NUMBER OF BENEFICIARIES	THRESHOLD (Monthly shelter costs at which shelter begins)	MAXIMUM BENEFIT (Monthly cash subsidy)	RANGE (Actual shelter costs over which the subsidy applies)
1	$105.00	$ 90.00	$105.00 - $225.00
2	180.00	100.00	$180.00 - $313.00
3	190.00	110.00	$190.00 - $337.00
4	200.00	120.00	$200.00 - $360.00
5	210.00	130.00	$210.00 - $383.00
6 and over	220.00	220.00	$220.00 - $407.00

The number of beneficiaries is determined and then the threshold level is subtracted from the actual monthly rent. The amount is then multiplied by 75%. The resultant figure or the maximum benefit, whichever is lower, is the monthly housing allowance.

TABLE 3

GAINS-D BENEFITS COMPARED TO ADEQUACY AND POVERTY LINES, 1975 and 1983*

GAINS-D	Budget Guide Incomes**	Poverty Line Incomes**
Single Person under 65	63.6% of adequacy, worse than in 1975	60.0% of basic minimum, worse than in 1975
Mother with one child	71.3% of adequacy, worse than in 1975	70.4% of basic minimum, worse than in 1975
Mother with three children	71.8% of adequacy, worse than in 1975	62.2% of basic minimum, worse than in 1975
Mother and Father with two children	62.4% of adequacy, worse than in 1975	62.4% of basic minimum, worse than in 1975

* Source: Ontario Social Development Council and the Social Planning Council of Metropolitan Toronto, ...And the Poor Get Poorer, 1983, p.23.

**This study used the Statistics Canada Revised Low Income Cut-off Point and Adequacy Lines established in a manner similar to those developed in Hamilton-Wentworth, but specific to Toronto.

This continued decline in adequacy, whether adequacy or poverty measures are used, clearly indicates that, despite improvements in benefit levels, the disabled receiving GAINS-D continue to be in need of immediate and significant assistance. Without such assistance, they will continue not only to be poor, by whatever measure, but will go on getting poorer.

There is little question or debate over the fact that poverty has serious debilitating social costs. Without clearly targeted assistance to the disabled through immediate increases in GAINS-D benefits, the principal goal of the much vaunted International Year for the Physically Disabled, a goal of integration into the mainstream of our society, will remain part of the realm of rhetoric, with little substantive grounding in reality.

REFERENCES

Ontario Social Development Council and the Social Planning Council of Metropolitan Toronto, ... And the Poor Get Poorer, 1983.

Social Planning and Research Council of Hamilton & District. Guide for Family Budgeting (Hamilton-Wentworth, 1982), 1982.

RECOMMENDATIONS

In light of the evidence presented above, the Working Group on Income Adequacy for the Disabled recommends that:

1. BENEFITS PAID UNDER GAINS-D IMMEDIATELY BE RAISED TO A LEVEL 10% ABOVE THE CURRENT STATISTICS CANADA REVISED LOW INCOME CUT-OFF POINT.

2. BENEFITS PAID UNDER GAINS-D BE ANNUALLY ADJUSTED TO INCREASES IN THE CONSUMER PRICE INDEX AS A MEANS OF OVERCOMING THE NEGATIVE EFFECTS OF INFLATION.

3. THE GOVERNMENT OF ONTARIO RECOGNIZE THE CRITICAL IMPORTANCE OF MAINTAINING ADEQUATE INCOME MAINTENANCE PROGRAMMES IN ITS NEGOTIATIONS OVER THE CANADA ASSISTANCE PLAN WITH THE FEDERAL GOVERNMENT.

4. CONSIDERATION BE GIVEN BY THE GOVERNMENT OF ONTARIO TO THE ESTABLISHMENT OF A UNIVERSAL DISABILITY BENEFIT ADMINISTERED IN CONJUNCTION WITH THE FEDERAL GOVERNMENT THAT WOULD INCORPORATE THE ABOVE RECOMMENDATIONS. THIS BENEFIT WOULD BE PAYABLE TO ALL DISABLED INDIVIDUALS REGARDLESS OF THE NATURE OR CAUSE OF THEIR DISABILITY.

APPENDIX

CASE EXAMPLES

This appendix contains three case histories drawn from the Hamilton area, that highlight and personalize some of the difficulties encountered by the disabled receiving GAINS-D. While GAINS-D benefit levels have been raised over the past two years, they have not kept up with inflation nor the cost of living. The situation for any of the people in these examples is much worse now than it was in 1982 when their stories were first presented.

THERESA

Theresa (fictitious name) is a 37 year old woman who has cerebral palsy. Since 1976, she has been living on her own in a small, one-bedroom apartment in Hamilton. She had lived in her parents' home until age 30.

Although Theresa was able to use braces and crutches until she was 16, because of her weakened and spastic leg muscles, she is now in a wheelchair most of the time. Theresa is able to walk ten paces or so if she has something to hold on to and is able to transfer from her wheelchair to another chair or into a car.

Theresa has received a disability pension since she was 18 years old and currently receives $401.00 a month. Since Theresa lives in a subsidized apartment for which she pays $95.00 a month, she is ineligible for a shelter subsidy. Theresa budgets her money very strictly. East month, she banks $35.00 to purchase tickets for the Disabled and Aged Regional Transit System (D.A.R.T.S.) and to pay for wheelchair repairs. She puts $140.00 a month aside in an envelope to purchase groceries, but frequently finds that $35.00 a week is not sufficient. An additional $25.00 pays for her monthly telephone and cable T.V. bills.

Although Theresa does not like to wear torn or ragged clothes, she denies herself new clothes and states that her clothes are worn right through before she will get something else. When purchasing clothes, she usually has to make a decision between two things that she really needs such as underwear or a T-shirt.

Theresa is a very active person and usually attends outside activities three or four times a week. Because she is often unable to get D.A.R.T.S. and cannot board public transit, Theresa frequently relies on taxis. She estimates that she spends $50.00 to $70.00 a month on taxi fares.

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Theresa says that she has a lot of free time and if she cannot go out, she goes crazy, but to go to a show costs an arm and a leg. Recently, she spent an evening out with a friend. Cab fare was only $4.00 because she went dutch with her friend, a movie cost $5.00, and dinner was $8.00. A $17.00 evening such as this can only happen once a month. Outside activities are costly and Theresa feels she must always limit herself. She had to budget for a special party with a ticket price of $20.00 for three months beforehand.

Theresa has very strong feelings about receiving a disability pension. She has always felt degraded and vehemently states that she is not on a pension because she wants to be. She would prefer to earn her own money because the limitations of the pension "make me feel like 2 cents".

Theresa does supplement her income by babysitting for friends. Although she does not earn a regular amount, she estimates her babysitting money to average $30.00 a month.

What Theresa dislikes most about receiving a disability pension is the way it limits her freedom of choice. As stated, she denies herself clothing and limits her entertainment. But her financial state also has limited her choice of housing in both the past and the present. The level of income which Theresa receives affects where she lives, how she lives and what she does, but most importantly, it affects the way she feels.

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SHIRLEY

Shirley (fictitious name), age 58, lives alone in subsidized housing. She has Retinitis Pigmentosa. She used to receive approximately $184.00 a month from part-time employment with a local human services agency, $120.00 a month board from her two sons when they lived at home plus $269.00 a month from GAINS-D. Now, however, Shirley's only source of income is GAINS-D and her income is only $491.00 a month.

When the Working Group talked to Shirley, her major concern was simply making ends meet on a monthly basis. She provided a monthly budget that breaks down as follows:

Rent	-	$ 249.00
Hydro	-	$ 15.00
Telephone	-	$ 12.00
Cable	-	$ 11.00
Life Insurance	-	$ 10.00
Total	-	$ 297.00

This leaves Shirley a balance of $194.00 a month for:

1) Food
2) Clothing
3) Transportation
4) Household Expenses (furniture repair/replacement; bedding)
5) Gifts at Holidays and Birthdays
6) Medicine and dental expenses not completely covered
7) Glasses not completely covered
8) Social Activities
9) Haircuts
10) Sundries

cont'd...

At one time, Shirley owned her own home, but mortgage payments were too steep to meet on her income, so she was compelled to sell her home and move into an apartment. Shirley is proud, and out of what she receives is anxious to keep her apartment looking nice (but it costs money) and to keep her furniture repaired and in reasonable condition (but that, too, costs money).

For Shirley, life is a string of strategic choices to spend what little she has, and also of frustration as she endeavours to keep her home a real home. She does not like being on GAINS-D, but, given her worsening disability, has recognized this is a fact of life she must face, and resents the fact that, despite all her efforts, she is really, not of her own choice, condemned to poverty.

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LOREN AND PAUL

Loren and Paul (fictitious names) are a young married couple in their mid-twenties; Loren is visually impaired. In the two years they have been married, neither has been able to find employment. Loren does volunteer work and Paul is attending school.

Loren receives a basic GAINS-D allowance of $401 a month plus an additional $207 for Paul, but even with this extra money, the couple cannot afford to live together - both Loren and Paul live with their parents.

Out of the cheque, totalling $608.00, the following expenses must be paid each month:

Medical Expenses Not Covered By OHIP	-	$ 75.00
Meals	-	$ 75.00
Insulin Pump Rental	-	$ 60.00
Board	-	$ 50.00
Personal Grooming (including clothing)	-	$ 50.00
Music Lessons	-	$ 50.00
Bus Pass	-	$ 30.00
YMCA Membership	-	$ 25.00
Cards and Gifts	-	$ 25.00
Saving Toward Purchase of Furniture	-	$ 25.00
Other Transportation	-	$ 20.00
Entertainment	-	$ 15.00
Postage and Stationary	-	$ 15.00
Long-distance telephone	-	$ 10.00
Total Monthly Expenses	-	$535.00

This does not leave much for unusual expenses, such as school supplies or for emergencies. There is rarely, if ever, anything left over at the end of the month; in fact, they sometimes have to "borrow" from the next month's cheque to cover their expenses.

Living together as husband and wife, even in subsidized housing, seems like an impossible dream for Loren and Paul on their present income. Every couple - in fact, every individual - is entitled to a life of independence and of dignity. However, the only way that this would be possible for Loren and Paul, at this time, would be through increases in the GAINS-D allowance to a realistic level.

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